

What is claimed is:

1. A banking system for offering a plurality of financial services to customers via a login, comprising:

a host server; an interface to at least one remote server; a universal session

5 manager; and a validation module operatively linked through an electronic network;

said universal session manager and validation module enabling customers of the banking system to access the host server and the at least one remote server via a single login to either the host server or the at least one remote server.

2. The banking system of claim 1, wherein said host server provides a consolidated homepage that gives a customer a read-only summary of information on all active
10 accounts of the customer with the banking system, and links to said active accounts.

3. The banking system of claim 2, wherein said consolidated homepage includes value-add features.

4. The banking system of claim 2, wherein said consolidated homepage includes
15 customizable features.

5. The banking system of claim 1, wherein said validation module further includes a database storing information required for registering a customer in the remote service provider.

6. The banking system of claim 1, further comprising a trusted service module that
20 serves as an intermediary between the host server and a trusted service provider.

7. The banking system of claim 1, wherein said trusted service provider comprises a remote server with special access requirements.

8. The banking system of claim 1, where the remote service provider further comprises a registration module and a login module.

9. The banking system of claim 1, wherein the login module receives the data for gaining access to the services provided by the remote service provider.

10. The banking system of claim 1, wherein the registration module receives the data for registering a customer in the remote service provider.

5 11. The banking system of claim 2, wherein the consolidated homepage provides automated clearinghouse access.

12. A method for accessing a plurality of financial services offered by a banking system comprising a host server and a plurality of remote servers operatively linked across an electronic network, the method comprising:

10 receiving login information for accessing the host server from a customer;
retrieving data for accessing at least one remote server based at least in part on the received login information;
transmitting said data to the at least one remote server; and
transparently connecting the customer to the remote server.

15 13. The method of claim 12, further comprising the host server providing a consolidated homepage providing an overview of all the available services that can be accessed a single login on to the banking system.

14. The method of claim 13, wherein said consolidated homepage provides a customer products and with a read-only summary of information on all active accounts
20 of the customer with the banking system.

15. The method of claim 13 wherein said consolidated homepage provides a customer with information on value-add features.

16. The method of claim 13, wherein said consolidated homepage is customizable by the customer to show only active accounts, information and views the customer wishes to have displayed upon successful login.

17. The method of claim 13, wherein said consolidated homepage provides
5 automated clearinghouse access.

18. The method of claim 13, further comprising:
a customer accessing a credit card service or a bill payment service.

19. The method of claim 13, further comprising the steps of:
authenticating the identity of a customer; and
10 transparently login the customer to all the services for which the customer has signed up.

20. The method of claim 13, wherein said consolidated homepage includes:
a tab for accessing all active accounts;
a tab for accessing banking products and services a customer may be entitled to

15 have but does not currently have; and
a planning tab for providing financial planning assistance.

21. The method of claim 13, further comprising:
determining customer data, and customer preferences; and
dynamically generating a customized homepage based on said customer data and
20 customer preferences.

22. The method of claim 13, further comprising dynamically determining what offers to target to customers.

23. The method of claim 13, further comprising:
a customer bookmarking an internal service page; and

directly accessing said bookmarked service page without accessing the homepage.

24. The method of claim 13, further comprising a customer accessing a frequently asked questions page with links to information sources.

5 25. The method of claim 13, further comprising the steps of:

a customer linking to the host server or a remote server from a partnered site.

26. The method of claim 25, wherein said partnered site comprises a search engine.